

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This product is a health insurance and provides reimbursement for everyday health needs such as optical and dental treatment. For full details of benefits covered please see the Benefit Table and Policy Details.



What is insured?

- ✓ A number of everyday health insurance benefits such as optical or dental treatment.
- ✓ For full details see the Policy Details and Benefit Table.



What is not insured?

- ✗ Any treatment or service not specified in the Policy Details or Benefit Table such as: Dental - veneers or whitening procedures. Optical - purchase of frames only or cleaning solutions.



Are there any restrictions on cover?

- ! Cover is available to persons aged 16 years and over.
- ! Your policy may have a qualifying period.
- ! Your policy may pay lower benefits if you are over 70.
- ! You must normally reside in the United Kingdom.
- ! Please see the Policy Details for full details.



Where am I covered?

You are covered in the United Kingdom. Worldwide emergency cover is included in the policy in respect of emergency overnight admission to hospital, emergency dental treatment or emergency purchase of glasses which might be needed while a person insured under this policy is abroad in accordance with the respective policy terms.



What are my obligations?

To keep your premiums up to date, inform us of any changes to personal details and/or circumstances, claim according to the claims procedures in your Policy Details and to not act in a fraudulent manner. Please see the Policy Details for full terms and conditions.



When and how do I pay?

The premium to secure your cover payable by either direct debit, through payroll or may be paid by your employer.



When does the cover start and end?

The policy start date is shown on your Policy Schedule.
Your policy is renewed on a monthly basis for as long as premiums are paid to us.
Your policy will terminate when the premiums cease or you leave your employer.



How do I cancel the contract?

You can cancel your policy at any time by calling our Helpdesk on 0121 629 1297, emailing us at enquiries@bhsf.co.uk or writing to us at BHSF Limited, 14th Floor, 54 Hagley Road, Birmingham, B16 8PE.
If you cancel within 14 days from receiving your welcome pack, we will refund any premium you have paid.